ANNUAL REPORT

for the fiscal year
ending March 31, 1999

Department of
Labour

Fire Marshal

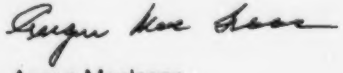
ISSN 0085-4395

To His Honour
The Honourable J. James Kinley
Lieutenant Governor of Nova Scotia

May It Please Your Honour:

The undersigned has the honour to present the Annual Report of the Fire Marshal, Department of Labour, for the fiscal year ending March 31, 1999.

Respectfully submitted,



Angus MacIsaac
Minister of Labour

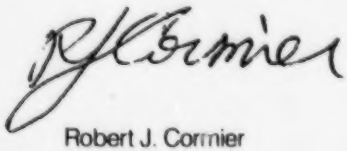
101-01306/

The Honourable Angus MacIsaac
Minister of Labour
Province of Nova Scotia
Halifax, Nova Scotia

Dear Sir:

I have the honour to present the 1998–99 Annual Report of the Fire Marshal as directed by the Fire Prevention Act.

Respectfully submitted,



Robert J. Cormier
Fire Marshal

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NOVA SCOTIA DEPARTMENT OF LABOUR

Our Vision

The Department of Labour will provide service to Nova Scotians promoting:

- safe and healthy workplaces and work practices
- fair employment standards and effective labour management relations
- safe buildings and equipment for public protection

Our Mission

To fulfill our vision, the Department of Labour will create a supportive and responsive environment, helping staff and clients help themselves by:

- continuously reviewing services and legislation
- using current technology
- applying and enforcing laws

Our Values

Our vision and mission are based on:

- commitment
- fairness
- responsibility

REPORT OF THE FIRE MARSHAL

The Fire Prevention Act 1989 assigns the Office of the Fire Marshal authority and responsibility for the provision of fire safety in buildings and for safe storage of flammable and combustible materials. The Office advises various levels of government on fire-related matters, including fire protection. The Office is also responsible for the safe installation and use of propane and electricity.

The Office of the Fire Marshal, as a division of the Nova Scotia Department of Labour, emulates the department's vision and mission statements. To achieve our goals, staff participated in the Department of Labour's Commitment to Quality Program. To meet the previous year's task team recommendations, staff undertook the following activities:

- facilitated reviews by stakeholder groups on the Fire Prevention Act, Electrical Installation and Inspection Act, Liquid Petroleum Gas Installation and Equipment Regulations, and all subsequent legislation.

- sponsored, with Halifax Regional Fire and Emergency Service, the third annual fire prevention symposium in November.

- provided information sessions and met with a number of agencies involved with the proposed natural gas pipeline as both a regulator and advisor on public safety and fire department preplanning.

- continued the regionalisation program for all deputy fire marshals by opening more offices.

Staff are studying other programs to provide a higher level of life safety in an effective and efficient manner.

EDUCATION

The Learn Not to Burn Committee continued introducing its program in Nova Scotia. The Child Care Foundation of Canadian Tire Incorporated helped the fire service and took part in special programs, such as the campaign to decrease fat fires. Fire departments, school teachers, day-care personnel, and the Department of Education and Culture are working together to introduce this program to school-aged children.

The Nova Scotia Accreditation Board was formed in 1997 to provide for certification of firefighters in Nova Scotia. The Board has representatives from the Fire Officers Association of Nova Scotia, Nova Scotia Firefighters School, Cape Breton Regional Fire Service and the Halifax Regional Fire and Emergency Service. The Board has applied for accreditation from the International Fire Service Accreditation Congress. The Board will delegate agencies to certify firefighters.

The L.P. Gas Board of Examiners has the responsibility to certify and advise on disciplinary matters for all those employed in the propane industry. The Board held 10 meetings and invigilated 526 examinations.

A committee has been formed with representation from various organizations to develop Occupational Health and Safety legislation for firefighters in conjunction with provincial legislation.

The Office provided training programs to industry, institutions, government and the fire service. Staff attended 21 fire service functions, held 56 meetings with fire chiefs, and took part in one public fire safety display.

ENGINEERING

The Office continues to provide plan examination and site visits for approving plans for building construction and propane and electrical installations. Many of the province's architects, engineers, building inspectors, and contractors rely on this service to ensure that they meet the requirements for fire and life safety in their buildings. Following is a breakdown of these activities.

Plans examined:

Buildings	113
L.P. Gas installations	533

Advisory meetings:

Architectural	102
Electrical	59
L.P. Gas	277
Sprinkler	50
Government	78
Non-specific public advisory meetings	445

This Office provides commentary and represents this province on a number of standard-writing organizations, including Commission on Building and Fire Codes, Canadian Standards Association, Underwriters' Laboratories of Canada, Underwriters' Inc., Canadian Gas Association and the Standards Council of Canada. The standards these and other similar organizations develop form a critical component of public fire safety.

ENFORCEMENT

To ensure compliance with legislation, the Office carries out inspections by request, complaint, and by audit. Staff investigate fires or explosions that appear to have been caused by illegal action or action that contravenes the Fire Prevention Act, or to assist a local authority. The Office prosecuted individuals during the past year for failure to comply with an order under the Fire Prevention Act.

There were 137 fires with a monetary loss of $2,282,371 attributed to arson or suspected incendiary fires. This was down from $1,109,380 and 150 fires in the previous year.

Following is a breakdown of inspection and investigation activities.

Occupancy:

Assembly	842
Institutional	142
Residential	282
Mercantile	58
Industrial	61
Business and personal service	57
Sprinkler	153
Electrical	29
L.P. Gas	337
Fire Investigations	146
Court Appearances	9
Special (The Arson Prevention Program for Children)	17

INJURIES AND LOSS OF LIFE

Despite the efforts of our fire protection system, 10 lives were lost: 2 men and 4 women and 4 children. Injuries were reported for 15 civilians and 14 firefighters.

PROPERTY LOSS

The recorded fire loss for the year was $14,151,583, the result of 1,425 reported fires. This compares with losses of $14,215,893 and 1,882 fires in the previous year, a decrease of half of one per cent in dollar loss and a decrease of 24 per cent in fires.

The major known causes of fire were:
- heating equipment—410 fires and $2,431,911 in losses
- cooking equipment—96 fires and $1,134,412 losses
- vehicle-electrical—16 fires and $521,658 in losses
- electrical distribution—92 fires and $1,472,170 in losses

There were 447 fires of an undetermined nature. This accounted for $6,376,133 or 45 per cent of our monetary losses and 31 per cent of our reported fires.

SUMMARY

The per capita loss was $15.06, which represents an increase of $0.04 from the previous year. Every home should be protected by a working smoke detector or alarm, and every business should protect its resources with fire protection equipment, including sprinklers. Every citizen should be educated to prevent fire and to escape its path. Every firefighter should be provided with the training and equipment required to face the worst possible situations.

My sincere appreciation goes to the provincial fire service, industrial fire brigades, the Canadian Armed Forces, and all other fire prevention and fire protection services for their co-operation throughout the year. I thank the municipal authorities, the insurance industry, the Insurers' Advisory Organization, Insurance Crime Prevention Bureau, Royal Canadian Mounted Police, all municipal police forces, and the media for their continued co-operation and efforts.

I thank the people of Nova Scotia who in many ways assist in fire prevention and protection and who support their local fire service.

Respectfully submitted,

Robert J. Cormier, B.Comm.
Fire Marshal

TABLE I

TYPE OF PROPERTY WHERE LOSS OF LIFE AND/OR INJURIES RESULTED FROM FIRE APRIL 1, 1998 TO MARCH 31, 1999

Property Class	DEATHS					INJURIES				
	Men	Women	Children	Firefighters	Total	Men	Women	Children	Firefighters	Total
Multi-unit dwelling	-	3	-	-	3	1	-	-	-	1
One & two-family dwellings	2	1	3	-	6	7	3	1	4	15
Mobile home, trailer	-	-	-	-	-	1	-	-	4	5
Apartment/flat w business	-	-	-	-	-	1	-	-	-	1
Automobile	-	-	1	-	1	1	-	-	-	1
Detached garage	-	-	-	-	-	-	-	-	3	3
Primary processing (sawmill)	-	-	-	-	-	-	-	-	1	1
Barn, fowl/animal shelter	-	-	-	-	-	-	-	-	1	1
Shed, children's playhouse	-	-	-	-	-	-	-	-	1	1
TOTAL	**2**	**4**	**4**	**-**	**10**	**11**	**3**	**1**	**14**	**29**

TABLE II

IGNITING OBJECT WHERE LOSS OF LIFE AND/OR INJURIES RESULTED FROM FIRE
APRIL 1, 1998 TO MARCH 31, 1999

IGNITING OBJECT	DEATHS					INJURIES				
	Men	Women	Children	Firefighters	Total	Men	Women	Children	Firefighters	Total
Stove, range; top burner area—involving fire in pan	-	1	-	-	1	1	-	-	-	1
Central heating/cooling	-	-	-	-	-	1	-	-	2	3
Candle	-	-	-	-	-	1	2	-	-	3
Incandescent lamp/ bulb/spotlight	-	-	-	-	-	-	-	-	3	3
Vehicle	-	-	1	-	1	-	-	-	-	-
Cutting/welding	-	-	-	-	-	1	-	-	-	1
Space heater—fixed	-	-	-	-	-	1	-	-	-	1
Television/radio/stereo	-	-	-	-	-	1	-	-	-	1
Chimney—masonry	-	-	-	-	-	1	-	-	1	2
Chimney—factory built	-	-	-	-	-	-	-	-	1	1
Circuit wiring—copper	-	-	-	-	-	-	-	-	1	1
Match, lighter	-	-	-	-	-	2	-	-	-	2
Smoker's material	2	3	3	-	8	1	1	1	-	3
Other	-	-	-	-	-	-	-	-	1	1
Undetermined	-	-	-	-	-	1	-	-	5	6
TOTAL	**2**	**4**	**4**	**-**	**10**	**11**	**3**	**1**	**14**	**29**

TABLE III

ACT OR OMISSION WHERE LOSS OF LIFE AND/OR INJURIES RESULTED FROM FIRE APRIL 1, 1998 TO MARCH 31, 1999

	DEATHS					INJURIES				
ACT OR OMISSION	Men	Women	Children	Firefighters	Total	Men	Women	Children	Firefighters	Total
Arson	-	-	-	-	-	1	-	-	-	1
Mechanical/electrical failure malfunction:										
electrical failure	-	-	1	-	1	1	-	-	1	2
short circuit	-	-	-	-	-	1	-	-	1	2
Construction/design deficiency										
Installation deficiency	-	-	-	-	-	1	-	-	2	3
Misuse of source of ignition:										
improperly discarded	2	3	3	-	8	1	1	1	-	3
used/placed too close/combustible	-	-	-	-	-	1	-	-	2	3
unattended	-	1	-	-	1	2	2	-	-	4
creosote build-up	-	-	-	-	-	1	-	-	-	1
other misuse	-	-	-	-	-	-	-	-	1	1
Accidental:										
child playing (age 1–11)	-	-	-	-	-	1	-	-	-	1
Miscellaneous:										
unclassified/undetermined	-	-	-	-	-	1	-	-	7	8
TOTAL	**2**	**4**	**4**	**-**	**10**	**11**	**3**	**1**	**14**	**29**

TABLE IV

GEOGRAPHIC DISTRIBUTION OF MONETARY LOSSES (APRIL 1, 1998 TO MARCH 31, 1999)

LOCATION	NO. OF FIRES	INSURED LOSS	UNINSURED LOSS
Annapolis County			
Annapolis Royal	20	$10,205	$10,196
Bridgetown	1	0	0
Lawrencetown & District	1	0	0
Margaretville	1	0	0
Middleton	9	8,719	742
Nictaux	2	0	0
Port Lorne & District	1	95,000	0
Springfield	0	0	0
SUBTOTAL	35	113,924	10,938
Antigonish County			
Antigonish County	8	102,500	77,000
Antigonish	2	0	0
Auld's Cove	0	0	0
Four Valleys	0	0	0
Havre Boucher & District	1	78,118	7,079
Northshore	0	0	0
Pomquet	0	0	0
St. Andrew's & District	1	5,000	0
Tracadie & District	3	201,000	0
SUBTOTAL	15	386,618	84,079
Cape Breton County			
Albert Bridge Community	1	0	0
Big Pond	3	6,000	500
Birch Grove	0	0	0
Boisdale-District #6	1	0	0
Coxheath	2	28,000	0
Christmas Island	0	0	0
Bateston	1	30,000	0
Dominion	6	80,000	50,000
Donkin	0	0	0
East Bay	1	0	0
Florence	12	381,400	1,500
French Vale Road	0	0	0
Gabarus	0	0	0
George's River	2	5,000	0

TABLE IV CONTINUED

LOCATION	NO. OF FIRES	INSURED LOSS	UNINSURED LOSS
Glace Bay	38	$ 375,152	$ 1,500
Grand Lake Road	1	0	0
Howie Centre	3	53,700	500
Louisbourg	2	20,000	0
Marion Bridge	2	0	0
Mira Road	0	0	0
New Victoria	4	80,000	0
New Waterford	12	26,000	0
North Sydney	10	265,652	1,000
Northside East Bay	1	0	0
Port Morien	0	0	0
Reserve Mines	2	27,100	0
Scotchtown	8	162,450	550
South Bar	3	37,000	0
South Side Boularderie	0	0	0
Sydney	49	818,085	11,200
Sydney Mines	19	61,300	0
Sydney River	1	0	0
Tower Road	0	0	0
Westmount	1	0	0
SUBTOTAL	185	2,456,839	66,750
Colchester County			
Bass River	2	77,000	0
Bible Hill Fire Brigade	1	5,000	0
Brookfield	2	600	600
Cobequid District	4	60,000	0
Debert Fire Brigade	1	33,000	0
Economy Fire Brigade	0	0	0
Five Islands District	0	0	0
Great Village & District	0	0	0
Hilden Fire Brigade	3	0	0
North River & District	1	2,000	0
Onslow-Belmont	3	139,130	0
Salmon River	2	0	0
Stewiacke	3	0	0
Tatamagouche	1	0	0
Truro	14	274,555	6,500
Upper Stewiacke	0	0	0
Valley-Kemptown & District	2	0	0
SUBTOTAL	39	591,285	7,100

TABLE IV CONTINUED

LOCATION	NO. OF FIRES	INSURED LOSS	UNINSURED LOSS
Cumberland County			
Advocate & District	0	$ 0	$ 0
Amherst	8	17,000	2,000
Collingwood & District	3	0	0
Fox River–Port Greville–Wards Brook	1	0	0
Joggins	0	0	0
Oxford	5	3,500	0
Parrsboro	3	98,000	0
Pugwash	2	3,600	0
River Hebert	2	80,000	0
Shinimicas	2	0	0
Southampton	3	7,000	5,000
Springhill	21	97,772	20,000
Tidnish Bridge	2	65,000	0
Truemanville	2	11,653	500
Wallace & District	1	0	0
Wentworth	6	17,000	0
Leicester	3	60,000	0
Westchester	2	0	0
SUBTOTAL	66	460,525	27,500
Digby County			
Bear River	2	1,386	350
Brighton & Barton	0	0	0
Digby	6	0	0
Digby Neck	2	37,000	0
Freeport	0	0	0
Havelock	6	0	0
Hectanooga	1	0	0
Little Brook	21	7,000	0
Meteghan	16	3,478	700
Plympton–Gilbert's Cove	1	0	0
Saint Bernard	8	120,000	0
Salmon River	4	0	250
Smith's Cove	1	2,000	0
Southville & Area	0	0	0
Tiverton	1	529	0
Westport	1	1,414	350
Weymouth	4	95,000	45,000
SUBTOTAL	74	267,807	46,650
Guysborough County			
Canso	1	75,000	0
Chedabucto	0	0	0

TABLE IV CONTINUED

LOCATION	NO. OF FIRES	INSURED LOSS	UNINSURED LOSS
District 6	2	$ 0	$ 0
Ecum Secum	0	0	0
Erinville	0	0	0
Guysborough	1	0	0
Harbourview	1	45,000	0
Hazel Hill & District	1	0	0
Islandview	0	0	0
Larry's River & District	1	0	0
Liscomb	0	0	0
Little Dover	1	7,000	500
Manchester-Boylston	2	35,000	7,550
Mulgrave	2	0	0
St. Mary's District Firemen's Association	0	0	0
Seashore	0	0	0
Seven Communities	1	0	0
Sherbrooke & Area	0	0	0
Whitehead	0	0	0
SUBTOTAL	13	162,000	8,050
Halifax County			
Bay Road	3	0	0
Beaver Bank–Kinsac	2	0	0
Chezzetcook	7	20,100	0
Cooks Brook & District	3	0	0
Black Point	0	0	0
Prospect Road & District	8	352,621	500
Harrietsfield-Sambro	1	0	0
Lake Echo	0	0	0
Lawrencetown Beach Fire & Emergency Service	4	101,400	41,000
Oyster Pond	2	0	0
Dutch Settlement & Area	0	0	0
Moser River & District	0	0	0
Goff's	0	0	0
Grand Lake–Oakfield	0	0	0
Hammonds Plains	1	0	0
Herring Cove & District	0	0	0
Lakeside	4	206,128	25,500
Lakeview/Windsor Junction/Fall River	2	91,305	0
Meagher's Grant	0	0	0
Middle Musquodoboit	1	10,000	0
Mooseland	0	0	0
Mushaboom	0	0	0
Musquodoboit Harbour	1	0	0

TABLE IV CONTINUED

LOCATION	NO. OF FIRES	INSURED LOSS	UNINSURED LOSS
Ostrea Lake & Pleasant Point	0	$ 0	$ 0
Seabright	3	70,000	35,000
Sheet Harbour	3	0	0
Tangier	0	0	0
Three Harbours	0	0	0
Upper Hammonds Plains	2	4,890	100
Upper Musquodoboit	0	0	0
Waverley	0	0	0
Wellington Fletcher's Lake	0	0	0
Halifax Regional Fire & Emerg. Service	355	834,397	33,981
SUBTOTAL	404	1,690,841	136,081
Hants County			
Brooklyn	17	9,534	2,200
Elmsdale & District	2	33,280	1,116
Enfield	0	0	0
Gore District	0	0	0
Hantsport	3	191,800	50,000
Kennetcook District	2	750	500
Lantz	1	0	0
Maitland & District	3	2,450	100
Milford	1	0	0
Nine Mile River & District	3	4,050	50
Noel & District	2	0	0
Shubenacadie & District	7	216,637	10,000
Summerville & District	0	0	0
Uniacke & District	2	40,500	0
Rawdon District	4	0	0
Walton Shore	2	0	0
Windsor	23	110,528	13,500
SUBTOTAL	72	609,529	77,466
Inverness County			
Lake Ainslie	3	7,500	0
Blues Mills & Area	0	0	0
Cheticamp	0	0	0
Inverness	2	4,000	0
Judique & District	0	0	0
Lemoine	0	0	0
Mabou & District	2	0	0
Margaree	3	26,700	1,895
North East Margaree	1	8,000	0
Pleasant Bay	0	0	0
Port Hastings	1	0	0

TABLE IV CONTINUED

LOCATION	NO. OF FIRES	INSURED LOSS	UNINSURED LOSS
Port Hawkesbury	3	$ 500	$ 0
Port Hood	5	269,000	0
Valley Mills & District	0	0	0
West Bay Road & District	5	177,000	6,000
Whycocomagh	1	40,000	0
SUBTOTAL	26	532,700	7,895
Kings County			
Aylesford	35	32,450	200
Berwick	4	5,286	100
Canning	7	13,581	100
Greenwich	0	0	0
Hall's Harbour District	4	600	0
Kentville	66	182,484	300
Kingston	29	2,062	500
New Minas	4	89,512	15,512
Port Williams	2	2,471	100
Waterville & District	23	239,458	27,433
Wolfville	8	638	100
SUBTOTAL	182	568,542	44,345
Lunenburg County			
Baker Settlement & District	3	0	0
Blockhouse	2	17,206	0
Bridgewater	21	285,966	600
Chelsea & District	0	0	0
Chester	2	0	0
Chester Basin	2	0	500
Conquerall Bank	0	0	0
Cornwall	3	0	0
Dayspring & District	0	0	0
District #1, Blandford	2	3,500	500
Hebbs Cross	1	0	10,000
Hebbville	1	0	500
Hemford & District	5	500	500
Hubbards District	3	282,200	500
Indian Point	0	0	0
Italy Cross/Middlewood & District	3	14,000	0
LaHave & District	3	280,000	0
Lapland & District	0	0	0
Lunenburg & District	3	17,984	100
Mahone Bay	5	37,000	6,200
Martin's River	1	995	500
Midville & District	1	0	0

TABLE IV CONTINUED

LOCATION	NO. OF FIRES	INSURED LOSS	UNINSURED LOSS
Newcombville & District	0	$ 0	$ 0
New Germany	5	52,783	300
New Ross	3	0	0
Northfield District	0	0	0
Oakhill & District	0	0	0
Petite Riviere	0	0	0
Pleasantville & District	7	0	0
Riverport & District	6	226,425	400
United Communities	4	0	200
Walden	0	0	0
Western Shore	1	0	0
Wileville	1	11,000	0
SUBTOTAL	88	1,229,559	20,800
Pictou County			
Abercrombie	2	0	0
Alma	3	154,000	0
Barney's River District	6	55,500	1,500
Blue Mountain & District	1	70,000	70,000
Caribou District	0	0	0
East River St. Mary's	3	31,000	0
East River Valley	2	65,000	0
Eureka	1	0	0
Linacy	2	0	0
Little Harbour	1	20,150	0
Merigomish & District	0	0	0
New Glasgow	8	98,000	500
Pictou	4	10,767	100
Pictou Island	0	0	0
Pictou Landing	2	0	0
Plymouth	3	0	0
River John	16	32,900	22,800
Scotsburn	0	0	0
Stellarton	2	8,000	0
Thorburn	2	0	0
Trenton	17	43,050	22,900
West River	3	330,000	0
Westville	1	0	0
SUBTOTAL	79	918,367	117,800

TABLE IV CONTINUED

LOCATION	NO. OF FIRES	INSURED LOSS	UNINSURED LOSS
Queens County			
Charleston	0	$ 0	$ 0
Greenfield & District	1	500	500
Liverpool	15	75,050	1,700
Mill Village & District	1	141,100	0
North Queens Fire Association Inc.	19	407,177	10,600
Port Medway	1	0	0
SUBTOTAL	37	623,827	12,800
Richmond County			
District 10	0	0	0
Framboise-Fourchu	0	0	0
Grand River	2	0	50,000
Isle Madame	2	0	15,000
L'Ardoise	1	40,000	0
Loch Lomond	0	0	0
Louisdale	1	0	0
St. Peter's	2	0	0
SUBTOTAL	8	40,000	65,000
Shelburne County			
Barrington 7E	2	126,000	0
Barrington Passage, District 7W	2	35,000	3,000
Clark's Harbour	2	1,505,706	0
District 6W	0	0	0
District 8	0	0	0
C.G.C. (Churchover, Gunning Cove, Carleton Village)	0	0	0
Harbour	0	0	0
Ingomar-Roseway	0	0	0
Jordan	2	4,500	0
Little Harbour & Area	0	0	0
Lockeport	4	10,197	0
Middle & Upper Ohio Fire Assoc.	0	0	0
Port Clyde	0	0	0
Sable River	1	500	500
Shag Harbour–Bear Point	1	0	0
Shelburne	22	88,160	20,600
Wood's Harbour Fire Dept. Inc.	0	0	0
SUBTOTAL	36	1,770,063	24,100

TABLE IV CONTINUED

LOCATION	NO. OF FIRES	INSURED LOSS	UNINSURED LOSS
Victoria County			
Baddeck	2	$ 0	$ 0
Bay Saint Lawrence	0	0	0
Big Bras D'Or	2	135,318	0
Cabot	1	0	0
Ingonish Beach	1	0	0
Ingonish	0	0	0
Iona	0	0	0
Middle River	0	0	0
Neil's Harbour–New Haven	0	0	0
North Shore & District	3	0	0
Ross's Ferry	0	0	0
SUBTOTAL	9	135,318	0
Yarmouth County			
Amiraults Hill–Hubbards Point	2	0	0
Carleton	1	0	0
Comeau's Hill & Little River Harbour	0	0	0
Eel Brook & Districts	3	2,000	0
East Pubnico	0	0	0
Islands & District	0	0	0
Kemptville District	0	0	0
Lakes & District	2	0	0
Lake Vaughan	0	0	0
Port Maitland	0	0	0
Quinan & District	2	0	0
Richfield	1	0	0
Valley & District	2	0	1,000
Wedgeport-Plymouth	2	0	0
West Pubnico	9	1,130	100
Yarmouth	29	689,955	142,300
SUBTOTAL	53	693,085	143,400
Federal	4	0	0
TOTAL	1,425	$13,250,829	$900,754

NOTE: The number of fires and losses are based on reports from fire departments across Nova Scotia. Location indicates name of fire department.

TABLE V

BREAKDOWN OF FIRES BY PROPERTY CLASS (APRIL 1, 1998 TO MARCH 31, 1999)

Property Class	No. of Fires	Insured Loss	Uninsured Loss	Total
Production/Viewing Perfrm Arts				
Theatre—Motion Picture	1	$ 0	$ 0	$ 0
SUBTOTAL	1	0	0	0
Recreation/Sports Facility				
Non Residential Club	1	0	0	0
SUBTOTAL	1	0	0	0
Education Facility				
School—Elementary	1	0	0	0
School—Secondary–Junior	1	0	0	0
School—Secondary–Senior	2	0	0	0
School—Tech. Indust. Trade	1	0	0	0
SUBTOTAL	5	0	0	0
Other Assembly				
Bar, Tavern, Night Club	1	75,000	0	75,000
Church, Other Place of Worship	5	34,063	1,500	35,563
Legislative Facility/Building	1	0	0	0
Other Assembly	1	0	0	0
SUBTOTAL	8	109,063	1,500	110,563
Persons Under Restraint				
Jail, Prison, Penitentiary	1	0	0	0
Psychiatric Hospital/Detention	2	2,997	2,000	4,997
SUBTOTAL	3	2,997	2,000	4,997
Persons Under Supervisory Care				
Public/Private Hospital	5	127,546	3,000	130,546
Home for the Aged	1	0	0	0
Nursing Home	2	3,000	0	3,000
SUBTOTAL	8	130,546	3,000	133,546

TABLE V CONTINUED

Property Class	No. of Fires	Insured Loss	Uninsured Loss	Total
Detached/Semi-Detached Attached				
Detached Dwelling	716	$ 5,626,347	$ 313,858	$ 5,940,205
Semi-Detached Dwelling	4	65,500	0	65,500
Attached Dwelling—Townhouse	3	0	0	0
SUBTOTAL	723	5,691,847	313,858	6,005,705
Rooming/Boarding/ Group Home				
Rooming/Boarding/Lodging	5	0	0	0
Retirement Home	2	0	0	0
SUBTOTAL	7	0	0	0
Multi Unit (Apart/Duplex, etc.)				
Multi-Unit Dwelling 2-6 Unit	66	518,402	20,300	538,702
Multi-Unit Dwelling 7-12 Unit	49	7,500	0	7,500
Multi-Unit Dwelling 13-plus	48	3,654	600	4,254
SUBTOTAL	163	529,556	20,900	550,456
Dual Purpose Dwelling/ Business				
Apartment /Flat with Business	11	266,621	35,500	302,121
SUBTOTAL	11	266,621	35,500	302,121
Mobile Homes				
Motor Home, Camper, Trailer	10	41,000	50,250	91,250
Mobile Home	53	497,912	54,454	552,366
SUBTOTAL	63	538,912	104,704	643,616
Hotel, Motel, Lodge, Inn				
Hotel, Inn, Lodge—Non-alcohol	2	800	0	800
Hotel, Inn, Lodge—Alcohol Lic	3	0	0	0
SUBTOTAL	5	800	0	800
Other Residential				
Detached Garage	45	732,089	84,931	817,020
Residential Camp	5	13,572	0	13,572
Other Residential	6	0	0	0
SUBTOTAL	56	745,661	84,931	830,592

TABLE V CONTINUED

Property Class	No. of Fires	Insured Loss	Uninsured Loss	Total
Business or Personal Services				
Laundry, Dry Cleaner	2	$ 150,100	$ 0	$ 150,100
General Business Office	7	168,453	1,500	169,953
Other Business/Personal Service	2	0	0	0
SUBTOTAL	11	318,553	1,500	320,053
Food & Beverage Sales				
Restaurant 1–30 Food & Drink	16	340,000	35,000	375,000
Supermarket, Grocery Store	2	10,000	0	10,000
Specialty Food/Butcher/Deli	3	0	0	0
Convenience/Variety Store	8	71,000	500	71,500
Market—Indoor	1	0	0	0
SUBTOTAL	30	421,000	35,500	456,500
Department, Catalogue				
Department Store	1	0	0	0
SUBTOTAL	1	0	0	0
Specialty Stores				
Furniture/Appliance Store	3	208,485	0	208,485
Building Supply Store	2	200,000	0	200,000
Florist	1	0	0	0
Video Rental Shop	2	0	0	0
Other Mercantile	8	285,113	0	285,113
SUBTOTAL	16	693,598	0	693,598
Vehicle Sales/Service				
Motor Vehicle Sales	2	33,000	0	33,000
SUBTOTAL	2	33,000	0	33,000
Utilities				
Hydro Generating Plant	1	0	0	0
Water Works	1	0	0	0
Sanitary Services/Plant	1	0	0	0
Other Utilities	1	0	0	0
SUBTOTAL	4	0	0	0

TABLE V CONTINUED

Property Class	No. of Fires	Insured Loss	Uninsured Loss	Total
Mfg Chem/Petrol/Paint Plastic				
Petroleum Products	1	$ 0	$ 0	$ 0
Plastics	2	257,000	0	257,000
SUBTOTAL	3	257,000	0	257,000
Mfg Agriculture/Food/ Bev/Tobacco				
Meat, Poultry or Fish Products	5	1,511,000	500	1,511,500
Other Agr Prod/Food	1	0	0	0
SUBTOTAL	6	1,511,000	500	1,511,500
Mfg Wood/Furniture/ Paper Products				
Primary Processing (sawmill, etc.)	7	648,000	8,000	656,000
Other Wood/Furn/Paper/Print	1	0	0	0
SUBTOTAL	8	648,000	8,000	656,000
Mfg Metal/Electrical/ Misc. Products				
Primary Metal Process (Refine)	1	20,000	20,000	40,000
Secondary Metal Processing	1	100,000	0	100,000
SUBTOTAL	2	120,000	20,000	140,000
Storage Agri/Food/Bev/ Tobacco				
Elevator—Seed/Bean/Grain	1	0	0	0
SUBTOTAL	1	0	0	0
Storage Wood/Furn/Paper Printing				
Primary Product	1	0	0	0
Other Wood/Furniture/Paper	2	115,000	115,000	230,000
SUBTOTAL	3	115,000	115,000	230,000
Storage Vehicles, Parts				
Road Vehicles, Parts	1	43,512	10,000	53,512
Specialty Vehicles, Parts	3	0	0	0
Other Vehicles, Parts	1	200	0	200
SUBTOTAL	5	43,712	10,000	53,712

TABLE V CONTINUED

Property Class	No. of Fires	Insured Loss	Uninsured Loss	Total
Storage Metal/Elec/ Misc. Products				
Primary Metal	1	$ 0	$ 0	$ 0
Other Metal/Elec/Misc Products	1	100,000	0	100,000
SUBTOTAL	2	100,000	0	100,000
Other Industrial				
Waste Transfer Station	1	0	0	0
Other Industrial	3	12,000	0	12,000
SUBTOTAL	4	12,000	0	12,000
Transportation Facility				
Bridge/Overpass/Trestle/ Tunnel	1	0	0	0
SUBTOTAL	1	0	0	0
Open (Outdoor) Storage				
Vehicles or Vehicle Parts	1	20,150	0	20,150
SUBTOTAL	1	20,150	0	20,150
Miscellaneous Structure				
Fence	1	250	0	250
Shed, Children's Playhouse	27	98,545	3,300	101,845
Privy	1	0	1,200	1,200
Trash/Rubbish Container	1	0	0	0
Gazebo	1	0	0	0
SUBTOTAL	31	98,795	4,500	103,295
Miscellaneous Property				
Dump, Land Fill Site	1	0	0	0
Barn/Fowl/Animal Shelter	21	287,150	71,745	358,895
Greenhouse	1	0	0	0
Other Misc Structure/Property	10	1,300	0	1,300
SUBTOTAL	33	288,450	71,745	360,195
Road Vehicles				
Automobile	145	136,100	20,200	156,300
Small Truck/Pickup/Van	38	67,230	26,000	93,230
Large Truck—Excluding Trailer	1	1,000	0	1,000
Bus, Trackless Trolley	1	172,000	0	172,000
SUBTOTAL	185	376,330	46,200	422,530

TABLE V CONTINUED

Property Class	No. of Fires	Insured Loss	Uninsured Loss	Total
Rail Vehicle				
Railway Train	1	$ 0	$ 0	$ 0
Watercraft				
Private or Business	2	0	20,000	20,000
Commercial	1	4,000	0	4,000
Misc/Specialty				
Construction	2	0	0	0
Industrial	2	65,000	0	65,000
Agricultural	10	109,238	1,416	110,654
Other Vehicle	4	0	0	0
SUBTOTAL	22	178,238	21,416	199,654
TOTAL	1425	$13,250,829	$900,754	$14,151,583

TABLE VI

BREAKDOWN OF FIRES BY IGNITING OBJECT (APRIL 1, 1998 TO MARCH 31, 1999)

Igniting Object	No. of Fires	Insured Loss	Uninsured Loss	Total
Cooking Equipment				
Stove, range-top burner	141	$701,714	$27,892	$729,606
Oven	29	29,554	500	30,054
Microwave	4	2,734	600	3,334
Open-fired barbeque/fix/port	5	283,400	1,700	285,100
Deep fat fryer	5	0	0	0
Other/toaster/kettle/elec fry	12	51,318	35,000	86,318
SUBTOTAL	196	1,068,720	65,692	1,134,412
Heating Equipment/Chimney				
Central heating/cooling unit	26	92,722	1,100	93,822
Water heater	6	110,305	500	110,805
Space heater—fixed	3	126,000	0	126,000
Pellet stove	4	0	0	0
Woodstove	16	89,700	0	89,700
Space heater—portable	11	64,044	5,862	69,906
Fireplace—masonry	12	49,211	200	49,411
Fireplace insert	1	0	0	0
Chimney—factory built	16	0	0	0
Chimney—masonry	304	208,817	64,450	273,267
Flue pipe	10	1,598,500	20,500	1,619,000
Other heating equipment	1	0	0	0
SUBTOTAL	410	2,339,299	92,612	2,431,911
Appliances				
Television/radio/stereo/tape	3	0	0	0
Clothes dryer	18	356,477	2,000	358,477
Iron, pressing machine	1	0	0	0
Washing machine	1	0	0	0
Refrigerator, freezer, etc.	5	13,000	0	13,000
Other appliances	8	72,000	0	72,000
SUBTOTAL	36	441,477	2,000	443,477
Lighting Equipment				
Incandescent lamp/bulb/spotlight	17	190,882	31,750	222,632
Fluorescent lamp, inc. ballast	1	113,000	0	113,000
Christmas/decorative lights	2	0	0	0
Lamp—coal oil/naphtha/etc	1	0	0	0
Candle	15	232,655	20,196	252,851
SUBTOTAL	36	536,537	51,946	588,483

TABLE VI CONTINUED

Igniting Object	No. of Fires	Insured Loss	Uninsured Loss	Total
Processing Equipment				
Other processing equipment	4	$ 8,000	$ 0	$ 8,000
SUBTOTAL	4	8,000	0	8,000
Open Flame/Smokers Articles				
Smokers articles (cigars, pipes, etc.)	42	715,923	4,995	720,918
Cutting/welding equipment	14	128,200	9,500	137,700
Blow torch/Bunsen burner	4	800	600	1,400
Matches (open flame)	11	94,250	0	94,250
Lighters (open flame)	5	20,974	700	21,674
Matches/lighter (not known)	10	197,397	2,000	199,397
Other open flame tools/smoker	2	0	0	0
SUBTOTAL	88	1,157,544	17,795	1,175,339
Electrical Distribution				
Service/utility lines (hydro)	1	$0	$0	$0
Transformer	2	0	0	0
Distribution equipment/panel	19	292,820	0	292,820
Circuit wiring—copper	38	842,018	16,279	858,297
Circuit Wiring—aluminum	2	0	1,000	1,000
Termination/switch	13	95,100	0	95,100
Cord/cable for appliances	3	7,000	0	7,000
Extension cord/temp wiring	11	194,153	20,800	214,953
Other electrical distribution equip.	3	3,000	0	3,000
SUBTOTAL	92	1,434,091	38,079	1,472,170
Other Electrical, Mechanical				
Vehicle—electrical	61	153,821	16,116	169,937
Vehicle—mechanical	40	164,717	20,800	185,517
Other electrical	13	151,523	9,681	161,204
Other mechanical	2	0	5,000	5,000
SUBTOTAL	116	470,061	51,597	521,658
Miscellaneous				
Multi ignition source (?Arson)	46	791,291	93,700	884,991
Exposure fire	5	213,800	72,500	286,300
Hot ashes/embers/spark	13	12,995	2,200	15,195
Lightning	6	161,149	0	161,149
Explosives	1	5,000	0	5,000
Chemical reaction/spontaneous	5	500	500	1,000
Other	29	220,750	0	220,750
Undetermined	342	4,389,615	412,133	4,801,748
SUBTOTAL	447	5,795,100	581,033	6,376,133
TOTAL	1,425	$13,250,829	$ 900,754	$14,151,583

TABLE VII

BREAKDOWN OF FIRES BY ACT OR OMISSION (APRIL 1, 1998 TO MARCH 31, 1999)

Act or Omission	No. of Fires	Insured Loss	Uninsured Loss	Total
Incendiary				
Arson	121	$1,979,510	$280,450	$2,259,960
Vandalism	7	12,911	1,500	14,411
Youth Vandalism (Age 12–17)	7	0	0	0
Suspicious Fire	2	8,000	0	8,000
SUBTOTAL	137	2,000,421	281,950	2,282,371
Accidental				
Children Playing (Age 1–11)	17	255,224	700	255,924
SUBTOTAL	17	255,224	700	255,924
Construction/Design Deficiency				
Design Deficiency	2	0	0	0
Construction Deficiency	4	1,500	1,500	3,000
Installation Deficiency	24	1,849,805	85,000	1,934,805
Maintenance Deficiency	34	25,652	600	26,252
Other Deficiency	7	0	0	0
SUBTOTAL	71	1,876,957	87,100	1,964,057
Misuse of Source of Ignition				
Improperly Discarded	50	761,918	5,695	767,613
Unattended	145	890,606	47,188	937,794
Used/Placed Too Close/Combustible	57	346,376	45,012	391,388
Used for Purpose not Intended	8	27,397	2,500	29,897
Creosote Buildup	267	132,577	5,250	137,827
Other Misuse	48	156,521	3,100	159,621
SUBTOTAL	575	2,315,395	108,745	2,424,140
Misuse of Material Ignited				
Improper Storage	3	6,000	0	6,000
Improper Handling	11	5,113	0	5,113
Used for Purpose not Intended	6	13,568	0	13,568
Other	3	0	0	0
SUBTOTAL	23	24,681	0	24,681

TABLE VII CONTINUED

Act or Omission	No. of Fires	Insured Loss	Uninsured Loss	Total
Mechanical/Electrical Failure				
Mechanical Failure	60	$ 791,708	$ 60,900	$ 852,608
Electrical Failure	98	1,273,250	76,481	1,349,731
Short Circuit	103	886,878	34,395	921,273
SUBTOTAL	261	2,951,836	171,776	3,123,612
Other—Undetermined				
Other	13	172,454	500	172,954
Undetermined	311	3,631,861	228,983	3,860,844
Under Investigation	17	22,000	21,000	43,000
SUBTOTAL	341	3,826,315	250,483	4,076,798
TOTAL	1,425	$ 13,250,829	$ 900,754	$ 14,151,583

TABLE VIII
FIRES WHERE MONETARY LOSSES EXCEEDED $500,000
(APRIL 1, 1998 TO MARCH 31, 1999)

Location	Date	Classification	Amount	Listed Cause
Boundry Street Clark's Harbour	08/14/98	Manufacturing	$1,500,000	Installation Deficiency
TOTAL			**$1,150,000**	

TABLE IX

DEATHS AND SERIOUS INJURIES FROM FIRE
TEN-YEAR PERIOD
(APRIL 1, 1989 TO MARCH 31, 1999)

	DEATHS					INJURIES				
YEAR	**Men**	**Women**	**Children**	**Firefighters**	**Total**	**Men**	**Women**	**Children**	**Firefighters**	**Total**
1989–90	18	6	10	1	35	14	6	3	29	52
1990–91	15	5	5	-	25	27	16	9	59	111
1991–92	14	5	6	-	25	20	13	4	29	66
1992–93	11	2	2	-	15	30	11	1	27	79
1993–94	16	4	3	-	23	25	12	4	35	76
1994–95	7	4	3	-	14	18	4	5	24	51
1995–96	8	3	-	-	11	21	9	2	18	50
1996–97	8	3	4	-	15	17	6	2	31	56
1997–98	6	4	-	1	11	12	5	1	4	22
1998–99	2	4	4	-	10	11	3	1	14	29
TOTAL	**105**	**40**	**37**	**2**	**184**	**195**	**85**	**42**	**270**	**592**
AVERAGE PER YEAR	11	4	4	-	18	20	8	4	27	59

TABLE X

MONETARY LOSSES DUE TO FIRE
TEN-YEAR PERIOD
(APRIL 1, 1989 TO MARCH 31, 1999)

Year	No. of Fires	Losses		
		Insured	Uninsured	Total
1989–90	2,571	$ 22,465,834	$ 1,573,818	$ 24,039,652
1990–91	2,534	28,954,910	2,696,464	31,651,374
1991–92	2,608	30,232,221	1,522,054	31,754,275
1992–93	2,656	32,057,354	1,691,339	33,748,693
1993–94	2,324	21,491,472	1,483,387	22,974,859
1994–95	2,203	20,607,443	3,030,532	23,637,975
1995–96	2,232	21,920,350	2,834,113	24,754,463
1996–97	2,056	24,083,724	2,339,431	26,423,155
1997–98	1,882	13,570,333	645,560	14,215,893
1998–99	1,425	13,250,829	900,754	14,151,583
TOTAL	22,491	$ 228,634,470	$ 18,717,452	$ 247,351,922